

Notice of References Cited	Application/Control No. 09/780,468	Applicant(s)/Patent Under Reexamination LILLY ET AL.	
	Examiner Nga B. Nguyen	Art Unit 3628	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,173,269	01-2001	Solokl et al.	705/35
	B	US-6,044,360	03-2000	Picciallo, Michael J.	705/21
	C	US-6,868,395	03-2005	Szlam et al.	705/27
	D	US-6,324,524	11-2001	Lent et al.	705/38
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Marshall, "Zap- The Computer Lops Off Another Bad Risk", United States Banker, v102, n8, pp: 49-50, August 1992.
	V	"Sears Tests Starter Card", Card Fax, v 1997, n21, p1, January 28, 1997.
	W	"Bankers urged to monotor card porfolios as bankruptcies rise", ABA Retail Banker Internaltional, v 47, p 2-3, Jan 1987.
	X	"Education A Perk in New AT&T College Credit Card Offer", Card News, v 8, n16, August 23, 1993.

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.